

ORIGINAL

07-47529

Official Form 1 (04/07)

United States Bankruptcy Court
Eastern DISTRICT OF MICHIGAN

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):

WINGO, Swendolyn Elizabeth

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names):All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):

Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):

1694

Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):

Street Address of Debtor (No. and Street, City, and State):

269 Watson

Detroit, MI

ZIP CODE

Street Address of Joint Debtor (No. and Street, City, and State):

ZIP CODE

County of Residence or of the Principal Place of Business:

WAYNE

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):

ZIP CODE

Mailing Address of Joint Debtor (if different from street address):

ZIP CODE

Location of Principal Assets of Business Debtor (if different from street address above):

ZIP CODE

Type of Debtor
(Form of Organization)
(Check one box.)

- ☒ Individual (includes Joint Debtors)
See Exhibit D on page 2 of this form.
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
(Check one box.)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Tax-Exempt Entity
(Check box, if applicable.)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)

- ☒ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts
(Check one box.)

- ☒ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ Debts are primarily business debts.

Filing Fee (Check one box.)

- ☐ Full Filing Fee attached.
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☒ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

Check one box:

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.

Check all applicable boxes:

- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

<input checked="" type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,000 to \$100,000	<input type="checkbox"/> \$100,000 to \$1 million	<input type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million
-----------------------------------------------------	------------------------------------------------	---------------------------------------------------	-------------------------------------------------------	--------------------------------------------------

Estimated Liabilities

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,000 to \$100,000	<input checked="" type="checkbox"/> \$100,000 to \$1 million	<input type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million
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THIS SPACE IS FOR COURT USE ONLY

U.S. BANKRUPTCY COURT
E.D. MICHIGAN DETROIT

2007 APR 17 P 4:24

FILED

CASE ASSIGNED
TO JUDGE
JEFFERLY

07-47529-tjt Doc 1-1 Filed 04/17/07 Entered 04/17/07 16:22:54 Page 2 of 56

Voluntary Petition

(This page must be completed and filed in every case.)

Name of Debtor(s):

Gwendolyn Mingo

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Gwendolyn Mingo
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (if not represented by attorney) 313 832-5092

Date 4-16-07

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney

X _____
Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Gwendolyn Mingo
Printed Name and title, if any, of Bankruptcy Petition Preparer

370 54 1694

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

269 Watson
Address

Detroit, Michigan

48201

X _____
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Exhibit "A"

[If debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11 of the Bankruptcy Code, this Exhibit "A" shall be completed and attached to the petition.]

[Caption as in Form 16B]

Exhibit "A" to Voluntary Petition

1. If any of the debtor's securities are registered under Section 12 of the Securities Exchange Act of 1934, the SEC file number is N/A.

2. The following financial data is the latest available information and refers to the debtor's condition on 4-16-07.

a. Total assets \$ _____

b. Total debts (including debts listed in 2.c., below) \$ _____

Approximate
number of
holders

c. Debt securities held by more than 500 holders. 0 -

secured / /	unsecured / /	subordinated / /	\$ _____	_____
secured / /	unsecured / /	subordinated / /	\$ _____	_____
secured / /	unsecured / /	subordinated / /	\$ _____	_____
secured / /	unsecured / /	subordinated / /	\$ _____	_____
secured / /	unsecured / /	subordinated / /	\$ _____	_____

d. Number of shares of preferred stock 0 -

e. Number of shares common stock 0 -

Comments, if any: NO STOCK

3. Brief description of debtor's business: _____

4. List the names of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan

In re Gwendolyn Mingo
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Date: 4-16-07

N/A

Form B1, Exhibit C
(9/01)

Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

[Caption as in Form 16B]

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

Not presently

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

.....
.....
.....
.....

United States Bankruptcy Court
District Of _____

In re Gwendolyn Mingo
Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	✓	1	\$		
B - Personal Property	✓	2	\$ 1,330.00		
C - Property Claimed as Exempt	✓	1			
D - Creditors Holding Secured Claims	✓ 2			\$ 214,394.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	✓	15		\$ 66,143.00	
F - Creditors Holding Unsecured Nonpriority Claims	✓	1		\$	
G - Executory Contracts and Unexpired Leases	✓	1			
H - Codebtors	✓	1			
I - Current Income of Individual Debtor(s)	450.00 ✓	1			\$
J - Current Expenditures of Individual Debtors(s)	503.00	1			\$
TOTAL		32	\$	\$ 280,437.00	

United States Bankruptcy Court

Eastern District Of Michigan

In re Guendelwyn Mingo
Debtor

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 66,143.99

← need to do on proper form

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,500.00
Average Expenses (from Schedule J, Line 18)	\$ 503.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ -47.00

2572

1928

1374

\$5,874 st. of Ind Judgmt 15 pd. & has

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$214,394
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$	
4. Total from Schedule F	\$	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$	

been deducted

In re Gwendolyn Mingo,
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
269 Watson	owner	N/A	212,000.00 Mtg. company says is owed.	

Total ►
(Report also on Summary of Schedules.)

In re Gwendolyn Mingo
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	N/A		N/A	
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	N/A		N/A	
14. Interests in partnerships or joint ventures. Itemize.	N/A		N/A	
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	N/A		N/A	
16. Accounts receivable.	N/A		N/A	
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N/A		N/A	
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	N/A		N/A	
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	N/A		N/A	
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	N/A		N/A	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N/A		N/A	

In re Ewendolyn Mingo
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	N/A		N/A	
23. Licenses, franchises, and other general intangibles. Give particulars.	N/A		N/A	
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	N/A		N/A	
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Location: 269 Watson Ford Explorer 1996 if repaired (\$1500.00)	N/A	\$500.00 Current value Doesn't run
26. Boats, motors, and accessories.	N/A		N/A	
27. Aircraft and accessories.	N/A		N/A	
28. Office equipment, furnishings, and supplies.		269 Watson (location) Chair Desk blackbds. Eng. math Books and other curriculum + instructional material	N/A	Instructional Material, Books Chairs desk \$200.00 Black bd \$30.00
29. Machinery, fixtures, equipment, and supplies used in business.	N/A		N/A	
30. Inventory.	N/A		N/A	
31. Animals.	N/A		N/A	
32. Crops - growing or harvested. Give particulars.	N/A		N/A	
33. Farming equipment and implements.	N/A		N/A	
34. Farm supplies, chemicals, and feed.	N/A		N/A	
35. Other personal property of any kind not already listed. Itemize.	N/A		N/A	730.00 P.2 350.00 P.1
Total				\$1,080.00

continuation sheets attached
(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

In re Balendoly N Mingo
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	N/A		N/A	
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.	N/A		N/A	
3. Security deposits with public utilities, telephone companies, landlords, and others.	N/A		N/A	
4. Household goods and furnishings, including audio, video, and computer equipment.		269 Watson (location) description (TV, Bed, Couch, Premium Storage coffee pot, Schl. Inst. Books pans)	N/A	Value: 100.00 \$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				Books: Instruct material: ? Value: 50.00- \$100.00
6. Wearing apparel.	yes	269 Watson Clothes	N/A	
7. Furs and jewelry.	N/A		N/A	
8. Firearms and sports, photographic, and other hobby equipment.	N/A		N/A	
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	N/A		N/A	
10. Annuities. Itemize and name each issuer.	N/A		N/A	
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	N/A		N/A	

\$350.00

In re

Guendolyn Mingo
DebtorCase No. _____
(if known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
\$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
n/a			

In re

Cawendolyn Mingo
Debtor

Case No. _____

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <u>508468844</u> <u>Washington Mutual</u> <u>P.O. Box 3139</u> <u>Milwaukee, Wisc</u>	X		<u>11/96 - NBD sold sev. times</u> <u>presently</u> <u>MTG. Co. App. \$52,000</u> <u>my app. 1 million</u> VALUE \$	X		X	<u>Denied forbearance upon death of spouse</u> <u>\$212,000.00</u>	
ACCOUNT NO. <u>1842</u> <u>Americredit</u> <u>P.O. Box 183853</u> <u>Arlington, TX 76096</u>	X		<u>12/98</u> VALUE \$				<u>2,394.00</u>	
ACCOUNT NO. _____			VALUE \$					
Subtotal ▶ (Total of this page)							\$ <u>214,394.00</u>	\$
Total ▶ (Use only on last page)							\$	\$

continuation sheets
attached

(Report also on Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

In re

Gwendolyn Mingo
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

N/A ☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

N/A ☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

N/A ☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

N/A ☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re Gwendolyn Mingo,
Debtor

Case No. _____
(if known)

N/A

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

N/A

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

N/A

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

N/A

☐ Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

In re Ewendlyn Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 181501263 Harper Hosp. Dept. 83661 PO. Box 55000 Detroit, MI 48255		X	12/11/06 - present	X			1,166.55	1,166.55	
Account No. 1661XXXX Harper Hosp. 5620 So. Wyck Toledo, Oh. 43614		X	12/2005 - present	X			2,000. ⁰⁰	2,000. ⁰⁰	
Account No. 104116 Det. Rec. Clotst Fin. 1000 Circle 75 Pkwy SE Atlanta, GA 30339-3026		X	6/06 - present	X			32. ⁰⁰	32. ⁰⁰	
Account No. 676116 TRG Med. Hgts Hosp 592 N. Mill St. Plymouth, MI 48170		X	12/01 - present	X			2,931. ⁰⁰	2,931. ⁰⁰	
Subtotals> (Totals of this page)							\$ 6,129. ⁵⁵	\$ 6,129. ⁵⁵	
Total> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re

Debtor

Quendilyn Mingo

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODITOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. <u>00682838156</u> Det. Rec. Hosp. 5620 Southwyck #206 Toledo, Oh. 43614		X	10/06 - Present	X			463.00	463.00	
Account No. <u>1496</u> Det. Rec. Hosp. 5620 S. Wyck #206 Toledo, Oh 43614		X	10/05 - Present	X			50.00	50.00	
Account No. <u>1664</u> Det. Rec. Hosp. 5620 So Wyck #206 Toledo, Oh 43614		X	6/06 - Present	X			93.00	93.00	
Account No. <u>496 LK</u> Dr. Lauriem Knight 4160 John R. #729 Detroit, MI 48202		X	2006 - Present	X			I gave clerk's correct INS INF. 1,000.00	They did not take INS. 1,000.00	not my fault that they did not check BUT... ?
Subtotals (Totals of this page)							\$ 1,606. ⁰⁰	\$ 1,606. ⁰⁰	
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

Sheet no. ____ of ____ continuation sheets attached to Schedule of
Creditors Holding Priority Claims

In re

Gwendolyn Mingo
Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. <u>M107161199</u> <u>WSU Phys. Grp.</u> <u>Drawer 1704</u> <u>P.O. BX. 79001</u> <u>Detroit, MI 48279</u>		<input checked="" type="checkbox"/>	<u>11/24/06 -</u> <u>present</u>			<input checked="" type="checkbox"/>	<u>201.00</u>	<u>201.00</u>	
Account No. <u>676106</u> <u>TRG. MAD. HGTS</u> <u>592 N. Mill</u> <u>PLYMOUTH, MI 48170</u>		<input checked="" type="checkbox"/>	<u>12/06 -</u> <u>present</u>			<input checked="" type="checkbox"/>	<u>78.00</u>	<u>78.00</u>	
Account No. <u>412157</u> <u>Diversified Receivables</u> <u>259 JACKSON PL 2</u> <u>Ann Arbor, MI 48103</u>		<input checked="" type="checkbox"/>	<u>1/02 -</u> <u>present</u>			<input checked="" type="checkbox"/>	<u>247.00</u>	<u>247.00</u>	
Account No. <u>1110494</u> <u>Diversified Rec.</u> <u>259 Jackson PL 2</u> <u>Ann Arbor, MI 48103</u>		<input checked="" type="checkbox"/>	<u>2/04 -</u> <u>present</u>			<input checked="" type="checkbox"/>	<u>174.00</u>	<u>174.00</u>	
Subtotals> (Totals of this page)							\$ <u>700</u>	\$ <u>700.00</u>	
Total> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Gwendolyn Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. <u>14 14 11006</u> Sage Pn. Co. PO Box 79051 Phoenix, AZ 85062		X	1/05 - present			X	111.00	0	
Account No. <u>3138311966</u> SBC -426 c/o CPC Fin. P.O. Box 2038 Warren, MI 48090		X	2005 - Present			X	1,647.85	0	
Account No. <u>Sallie Mae (18773)</u> PO Box 9500 Wilkes Barre, PA		X	2000 - present	X			7,000.00	7,000.00	
Account No. <u>30771831</u> General Revenue PO Box 429597 Cinn., OH 45242 9597		X	? - present	X			7,236.59	7,236.00	
Subtotals (Totals of this page)							\$ 15,985.34	\$ 7,236.59	
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Guendolyn Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODITOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 1118XXX ME. ORTHOPEDIC		X	7 1			X	Dispute for rather PAY 50.00	50.00	
Account No. 348766XXX Russell Coll. (for Quest) PO Box 7009 63285 Van Slyke Rd Flint, MI 48507		X	5/03 - Present	X			\$345.00	345.00	
Account No. 5603194135 Russell Coll. / Quest Diagnostics PO Box 7009 63285 Van Slyke Rd Flint, MI 48507		X	5/03 - Present	X			\$738.00	738.00	
Account No. 19091054 TIRAL AME S/ATAKAWI c/o Nelson, Watson & Ass. P.O. Box 1299 Haverhill, MA 01831		X	4/06 - Present			X	\$140.92	140.00	
Subtotals (Totals of this page)							\$1,273.92	\$1,273.92	
Total							\$		
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)									
Totals							\$	\$	
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)									

In re Quendolyn Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODETOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 056 D156.300 Bd. of Water P.O. Box 32711 Dett., MT 48232		X	2006 - 2007			X	\$910.00	910.00	
Account No. 0210000069333 NAFS FORCHASE PO Box 9027 Williamsville, NY 14231		X	2006 - Present				\$173.46	173.00	
Account No. 0821617301 Capital Recovery P.O. BOX 67555 Harrisburg, PA 17106		X	2006 - Present				\$73.53	73.53	
Account No. JB4142 Ame Elec. Pwr c/o BUYATIAN LAW OFF 201 Rte 17 N. 5th Flr Rutherford, NJ 07070		X	2003 - Present			X	Too long to continue \$28.00	28.00	
Subtotals (Totals of this page)							\$1184.53	\$1184.53	
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Gwendolyn Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 13337711 Arrow Fin. #11930 c/o AGI Receiv. 108 N. 28th Hollywood, FL 33020		X	1/03 - Present			pd X	456.65 313.00	456.65	
Account No. TB 8375370 MI. Guarantee Stud. Loan PO Box 30047 Lansing, MI 48909		X	4/05 - Present			X	6,000.00	6,000.00	
Account No. 100066 Zeneth Argues AR Certegy 220 John Glen Amherst, NY 14228		X	4/06 - Present			X	140.00	140.00	
Account No. INV. # 1510 3133 Union Lake Rd. Edna Zaid Regency Ct. Reptng. Suite # Commerce Twp. 48382		X	12/04 - Present	X			96.00	96.00	
Subtotals (Totals of this page)							\$ 6,692.65	\$ 6,692.65	
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Gwendolyn Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 26136840 DTE ENERGY 320 HOBSON DETROIT, MI		X				X	15,300.00	no hearing do not know 15,300.00	
Account No. 2601036996C JJ Marshals 421 Madison DET., MI 48226		X				X	239.00	239.00	
Account No. Prof Endodontics 6060 Collection Dr. Shelby Twp, MI 48316		X	9/2002 - present			X	152.00	152.00	
Account No. Sunrise Dental c/o Charles Riley Assoc 2101 E. 12 mile rd Warren, MI 48092		X	7/02 - present			X	88.00 These folks were paid	0	
Subtotals> (Totals of this page)							\$ 15,779.00	\$ 15,691.00	
Total> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Gwenddyn Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. <u>None</u> W. Co. Elec. Comm. 2 Woodw. Ave Co. Clerk #502 Det., MI 48226		X	2005- Present	X			1560. ⁰⁰	1560. ⁰⁰	
Account No. <u>520293210237</u> <u>53705416545</u> State of Mich. Driv. Resp. Fee PO Box 30149 Lansing, MI		X	2006- Present	X			1,200. ⁰⁰	1,200. ⁰⁰	
Account No. <u>01924520094</u> City of Detroit Taxes 2 Woodward Ave Det., MI 48226		X	2002- Present			X	1,800. ⁰⁰ 3,000. ⁰⁰ 5,752. ⁰⁰	9752. ⁰⁰	
Account No. <u>10708901304</u> City of DED LDC Cell PO Box 310377 Det., MI 48201		X	2006- present Requested & was on plan	X			2,190. ⁰⁰	2190. ⁰⁰	
Subtotals (Totals of this page)							\$ 14,642. ⁰⁰	\$ 14,642. ⁰⁰	
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Cavendish Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. <u>03134208</u> STATE INDIANA St Jos. Comm Pleas Ct. 227 W. Jefferson South Bend, IND. 46601		X	<u>9/98</u>			X	<u>540.00</u>	<u>pd & closed</u> 0	
Account No. <u>03114258</u> STATE OF INDIANA S/A ABOVE		X	<u>8/98</u>			X	<u>536.00</u>	<u>0</u>	
Account No. <u>03064133</u> STATE OF INDIANA S/A ABOVE		X	<u>6/98</u>			X	<u>540.00</u>	<u>0</u>	
Account No. <u>03064132</u> STATE OF INDIANA S/A ABOVE		X	<u>6/98</u>			X	<u>535.00</u>	<u>0</u>	
Subtotals▶ (Totals of this page)							\$ <u>2151</u>	\$ <u>0</u>	
Total▶ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals▶ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Gwendolyn Mingo
DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 0134208 STATE OF INDIANA St. Jos Comm Plea 227 W. Jefferson S.B., IND 46601		X	9/98			X	540. ⁰⁰	Ad & Judgt Removed 0	
Account No. 03114258 State of IND St. Jos Comm Plea S/A above		X	8/98			X	536. ⁰⁰	11 0	
Account No. 03064133 STATE OF IND S/A above		X	6/98			X	540. ⁰⁰	11 0	
Account No. 03064132 STATE OF IND S/A Above		X	4/98			X	535. ⁰⁰	11 0	
Subtotals (Totals of this page)							\$ 21572	\$ 0	
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Cwendolyn Mingo
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBETOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 03064131 STATE OF Indiana St. Jos Community Ctr. 227 W. Jefferson South Bend, IN 46601		X				X	542.00	0	
Account No. 03064134 STATE of Indiana S/A above		X				X	538.00	0	
Account No. 03011525 State of Indiana S/A above		X				X	430.00	0	
Account No. 02983068 State of Indiana S/A above		X				X	428.00	0	
Subtotals (Totals of this page)							\$ 1,928.00	\$ 0	
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Gwendolyn Mingo
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. <u>313831966126</u> <u>Collection Bureau</u> <u>of Ame. P.O. Box 5013</u> <u>Hayward, CA 94540</u>		X	<u>1,7,03</u>			X	<u>1,314.28</u>	<u>0</u>	
Account No.									
Account No.									
Account No.									
Account No.									
Subtotals (Totals of this page)							<u>\$ 1,374.⁰⁰</u>	<u>0</u>	
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)							\$		
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$	

In re Gwendolyn Mingo,
Debtor

Case No. _____
(if known)

N/A

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Gwendolyn Mingo
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>(UNK.) - MOST are BEING released w/ death certificate</p> <p>Spouse deceased</p> <p>6/30/06</p> <p>Quentin L. Mingo</p> <p>370-50-8943</p> <p>6/9/49</p>	

In re Gwendolyn Mingo,
Debtor

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
WID.	N/A	
Employment:	DEBTOR	SPOUSE
Occupation	Consultant Counselor Teacher	
Name of Employer	Str. Michaels Grable Foundation	
How long employed	1 yr.	
Address of Employer	Parent Child Computer Edn. 743 Virginia Park Det. MI 48204	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 300.00	\$ _____
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 300.00	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0	\$ _____
b. Insurance	\$ 0	\$ _____
c. Union dues	\$ 0	\$ _____
d. Other (Specify):	\$ 0	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 300.00	\$ _____
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0	\$ _____
8. Income from real property	\$ 0	\$ _____
9. Interest and dividends	\$ 0	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0	\$ _____
11. Social security or government assistance (Specify):	\$ 150.00 foodstamps	\$ _____
12. Pension or retirement income	\$ 0	\$ _____
13. Other monthly income (Specify):	\$ 0	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 450.00	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 450.00	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 450.00	\$ _____

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

If I am allowed to retain my home I will rent rooms that I do not occupy; continue to work as a consultant and begin working as a teacher and/or counselor fulltime. Rent will pay for house, food, transportation, employment income should exceed \$3,000.00

In re

Cwendolyn Mingo
Debtor

Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)

a. Are real estate taxes included? Yes ☒ No ☐ Only recently

b. Is property insurance included? Yes ☒ No ☐ forced placed insurance.

2. Utilities: a. Electricity and heating fuel TAXES ARE PAID \$ 50.00 heat/elec

b. Water and sewer \$ 25.00 H2O

c. Telephone \$ 90.00 phone

d. Other \$ 150.00 food

3. Home maintenance (repairs and upkeep) \$ 70.00 repairs

4. Food \$ 25.00 T. paper

5. Clothing \$ 25.00 soap

6. Laundry and dry cleaning \$ 25.00 hygiene

7. Medical and dental expenses \$ 23.00 Busfare

8. Transportation (not including car payments) \$ 0

9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0

10. Charitable contributions \$ 20.00 church

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's \$ 0

b. Life \$ 71.00

c. Health \$ 0

d. Auto \$ 0

e. Other \$ 0

12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0

13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)

a. Auto \$ 0

b. Other \$ 0

c. Other \$ 0

14. Alimony, maintenance, and support paid to others \$ 0

15. Payments for support of additional dependents not living at your home \$ 0

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0

17. Other \$ 0

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 2,303.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I \$ 450.00

b. Average monthly expenses from Line 18 above \$ 503.00

c. Monthly net income (a. minus b.) \$ -47.00

I have already paid \$220,000 interest. I am recop from surgery & will work & rent my home. Mtg. Co. was asked for forbearance and refinancing w/ equity upon death of spouse. Request was denied because Mtg. Co's appraisal stated the home had depreciated in past 10 yrs. to \$52,000.00 even though appraised at over \$300,000 ten yrs prior. No plumbing structural defects. Windows, elec, roof, heat, ashtray, & no windows. Use is adjacent to Comerica. Next door will be 400-600,000.

In re Gwendolyn Mingo,
DebtorCase No. _____
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date 4-16-07Signature: Gwendolyn Mingo
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Gwendolyn Mingo
Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

370.54.1694
Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

269 Watson
Detroit, MI. 48201

Address

Gwendolyn Mingo
Signature of Bankruptcy Petition Preparer

4-16-07
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF MICHIGAN

In re: Gwendolyn Mingo
Debtor

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☒

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

2007

2006

2005

SOURCE

Educational Consultant

2. Income other than from employment or operation of business

None ☒

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

- 0 -

3. Payments to creditors

None ☐

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT
STILL OWING

None ☐

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS

AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT
STILL
OWING

None ☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATE OF
PAYMENT

AMOUNT
PAID

AMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

None
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE
OF PROPERTY

5. Repossessions, foreclosures and returns

None
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION
AND VALUE
OF PROPERTY

6. Assignments and receiverships

None
☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None
☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	------------------------------------------------------	------------------	-----------------------------------------

7. Gifts

None
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--------------------------------------------------	--------------------------------------	-----------------	-------------------------------------

8. Losses

None
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------------	----------------------------------------------------------------------------------------------------------------	-----------------

9. Payments related to debt counseling or bankruptcy

None
☒

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Atty. Reed	date: 11/06 \$50.00	\$50.00

10. Other transfers

None
☒

- a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED AND
VALUE RECEIVED

None
☒

- b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S
INTEREST IN PROPERTY

11. Closed financial accounts

None
☒

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None
☒

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF
CONTENTS

DATE OF TRANSFER
OR SURRENDER,
IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

None



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None
☒

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	------------------------------------------	-------------------	----------------------

None
☒

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	------------------------------------------	-------------------	----------------------

None
☒

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
------------------------------------------	---------------	--------------------------

18. Nature, location and name of business

None
☒

- a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	----------------------------------------------------------------------------------------	---------	--------------------	-------------------------------

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☒ b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None
☒

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. InventoriesNone
☒

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT
OF INVENTORY
(Specify cost, market or other basis)

None
☒

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES
OF CUSTODIAN
OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and ShareholdersNone
☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None
☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholdersNone
☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None
☒

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporationNone
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.None
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.None
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 4.16.07

Signature of Debtor Gwendolyn Mingo

Date _____

Signature of Joint Debtor (if any) _____

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

____ continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Gwendolyn Mingo
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

370.54.1694
Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

269 Watson
Detroit, MI 48201
Address

X Gwendolyn Mingo
Signature of Bankruptcy Petition Preparer

4.16.07
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

269-271 Watson Detroit, MI

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Quentin L. Mingo and Gwendolyn E. Mingo, Husband and Wife, to First Chicago NBD Mortgage Company, Mortgagee, dated November 26, 1996 and recorded January 22, 1997 in Liber 29408, Page 114, Wayne County Records, Michigan. Said mortgage is now held by JPMorgan Chase Bank N.A. as successor in merger to Bank One N.A. f/k/a NBD Bank by assignment. There is claimed to be due at the date hereof the sum of Two Hundred Twelve Thousand Three Hundred Thirty-Two and 40/100 Dollars (\$212,332.40) including interest at 7.125% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the Jefferson Avenue entrance to the Coleman A. Young Municipal Center in Detroit in Wayne County, Michigan at 1:00 p.m. on APRIL 18, 2007. Said premises are located in the City of Detroit, Wayne County, Michigan, and are described as: Lot 6, Block 8, of Brushs Subdivision, according to the plat thereof, as recorded in Liber 3, Page 24, Wayne County Records. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA S600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. Dated: March 21, 2007 Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 362.0503(3-21)(4-11)

WaMuFraud.com

Washington Mutual
Fraud

Reject "Fake Customer Service" from the "Bank from Hell"

It appears Washington Mutual commits Fraud by:

- 1) Non-Disclosure and False Disclosure, 2) violations of RESPA for never answering letters of dispute,
- 3) violates CA Civil Code 2943 by not supplying a Payoff Demand Statement requested by mail,
- 3) illegal accounting that doesn't follow Generally Accepted Accounting Principles
- 4) Predatory Practices, such as forced escrows, & logging payments weeks after receipt,
- 5) Refusing to do Loan Workouts, & failing to contact HUD for client help & signoffs,
- 6) often combining all of the above to foreclose on whole neighborhoods nationwide.

SmartMoney magazine (Cover) calls WaMu "THE BANK FROM
HELL"

in a Nov. 02 article: [http://www.smartmoney.com/021102/bankfromhell.html](#). Buy it or view [http://www.smartmoney.com/021102/bankfromhell.html](#).

(OregonLive.com)

ConsumerAffairs.com: WaMu's "acquiring a growing portfolio of consumer class action suits."

For a while, I suggested letting lawyers Zero Out Mortgages by
depositioning WaMu officials and forcing WaMu to Release the Mortgage by
Reconveyance

because of WaMu's apparently consistent Constructive Fraud and Deception:
read my [StopBankFraud.com / ZeroOutYourMortgage.com](#)

Unfortunately, with the advent of the Patriot Act and Bush's violation of
constitutional rights at his whim, we feel it is less safe to do Mortgage Release now.

I now recommend the approach at my [www.GetDebtFreeFaster.com](#) aka
[www.ZeroOutYourDebts.com](#)

through EquitySmart, I can force WaMu and other banks to acknowledge your

<http://www.wamufraud.com/>

7/16/2002

Civil Action No. 02-2-03866-2SEA (Superior Court of Washington State, King County)] For WaMu customers only, that were not with Bank United as well (see Pierce Co suit above)

4) (\$71 Million Awarded in Mississippi for "not disclosing insurance premiums included in loan renewals")

5) (Briseno v Washington Mutual Bank [filed 1/1/98] alleges that the bank victimized at least 25,000 homeowners since 1993 by overcharging for replacement hazard insurance) [1/25/01:CA Supreme Ct gave ruling on how Trial court to handle this]

6) (Law Foundation sued for WaMu's alleged practice of illegally seizing elderly and disabled clients' protected Social Security benefits)

7) (for allegedly systematically misapplying funds to work in their favor, as well as other irregularities.)

8) (LA Co, Sup BC 192874)

PAUL E. BROWN, RONALD L. COURTOIS, MARK A. CHADWELL, WILLIAM D. BARRY, KIM S. REA, JAMES N. MYERS and BONNIE MYERS, et al. vs.

WASHINGTON MUTUAL BANK, F.A., GREAT WESTERN BANK, and AMERICAN SAVINGS BANK, F.A.

"based on nondisclosures and mis-disclosures of defendants (hereinafter collectively "Washington Mutual"), unwittingly paid inflated charges for credit reports, real estate appraisals, flood certification fees, tax service fees, wire transfer fees, express document delivery and/or other loan-related services which exceeded Washington Mutual's actual cost for those services" "Violations of California's UCA"

More on Class Action Lawsuits below

I have filed the following complaints against Washington Mutual:

2/18/02 Complaint # 10256637 to the Better Business Bureau 550 W. Orangethorpe, Placentia, CA 92870

2/20/02 Complaint # 0506642002 to the Office of Thrift Supervision, Dept of the Treasury

1/31/02 Complaint # CAC2002W-002812-0 to the FDIC

3/15/02 Complaint to

To date (3/16/02), Washington Mutual has never responded to any letter, in direct violation of RESPA laws.

NOTE: I have letters from the Better Business Bureau and the Office of Thrift Supervision stating that WaMu won't respond. Is WaMu for real??? (or is this a cartoon/play company?)

We should all complain to the Office of Thrift Supervision, but they try very hard to close the case, even for a bogus reason. When I found out WaMu's CEO Kerry Killinger was on the board of directors of the OTS, I learned why. The fox is at the head of the chicken-coop security.

You really need to read www.ebizcritiques.com's Reader Complaints.

I wrote about Possible Fraud - WaMu appears to have Violated 4 Federal Laws, including RESPA.

Another wrote: "Washington Mutual purchased my loan about a year ago. I pay my mortgage on the 15th of the month BEFORE it's due i.e. pay March 15th for April 1st payment. I was assessed late fees for several months because the payment was being credited around the 20th of the month (the cut-off day is the 17th). I spent months trying to get this situation sorted out. I was even told not to make my payments ahead of time"

lr9999 wrote: "RUN AWAY SCREAMING FROM THIS HORRIBLE COMPANY!!!!!"

foxtrot18 wrote: "WaMu "lost" payments, refused to give my sister an adress to send return receipt mail to, and tried anything they could to take Their house."

rtickets wrote: "DO NOT GET INVOLVED WITH THIS COMPANY!!! have been trying to get PMI removed from our loan for 11 months and am no closer to a response from WaMu than when I started even though we meet all their criteria. Every time I call I am given a different number to call or fax my request for PMI deletion and told the previous number I was given was the wrong office. PMI removal office takes no incoming calls and DOES NOT return any calls. These are CROOKS. I WANT

porear wrote: "Misplaced my funds, I've spent numerous hours on the phone (mostly on hold and getting transferred) and after 5 weeks they still can't correct my balances, even after their "escalation team" was on the job. In the meantime my account shows delinquent."

More Complaints from Others:

at says:

"Washington Mutual is Unfair Boycott Washington Mutual"

"this statement comes from my 15 years of experience in the Banking Industry. I am seeking any and all Ex-Employees of Coast Federal Bank, Home Savings Bank and Washington Mutual Employees that were affected by the Washington Mutual take over of Home Savings. "

"I Feel Washington Mutual Cheated Me, a Single Mother of two, out of over \$8,000.00"

Check out More Complaints from many others posted on

The host (justice4me2@yahoo.com) states: "The Funny thing about this Internet site is that never once has Washington Mutual ever E-mailed us. You would think that with the thousands of visitors that have visited us that Washington Mutual would try to make things right. I really think they don't care! We challenge Washington Mutual to make a rebuttal. "

Yosemite@aol.com wrote: "I have never had such bad service at a bank before. In early May I received a notice for fees due for my safe deposit box. I hand carried my check into the branch and paid the fee. Mid July I received a LATE NOTICE from Washington Mutual stating that my payment was late and that I owed an additional \$5.00 for a late fee. I ordered a copy of my cancelled check and again hand carried it into the branch and spoke with the manager (after having to wait for 30 minute before I was helped.) She made copies of all of my paperwork and said it would be taken care of. This was mid July. I asked the manager at that time to send me a confirmation that my account was cleared. A month later and I still have not received anything from them."

Tonya Yorke wrote: "No one seems to know who is responsible for a debit card transaction that is taken out of the account, put back in, taken out AGAIN, then put back in two times more! The vendor nor the bank could claim responsibility. So, I told them I was going to the bank, withdrawing the balance that they say I have (subtracting outstanding checks) and closing my account. That they better take note because they just screwed themselves out of \$200.00 and because they can not tell me who is doing it and that it won't happen again."

Someone wrote: "My residence was mistakenly zoned commercial, not residential by Cook County. Commercial is 33% and Residential is 16%. So for every two dollars I pay in property tax I should be paying one. Now this is not WMs fault. But after court proceedings to get the status of the property changed successfully, I tried to talk this over with WMs tax department. How astonished I was to find out you can only fax them, and I have. Imagine not being able to talk to a very important part of your mortgage company! I have sent them documentation from the courts and requested that my mortgage be recalculated. I have asked to reply by phone, letter or fax. It is as if my request has fallen on deaf ears."

"Krystee" (BettiePage@rhy.com) wrote: "I was stupid enough to open a new account with my divorce settlement. I opened it with a large check--A CERTIFIED LOCAL CASHIER'S CHECK--, this was all I have to support myself and my two year old daughter. They are holding the check for eleven days. They refuse to call the local issuer of the CERTIFIED FUNDS and verify it, so guess what? They are earning interest on my check, I am bouncing checks, but I can't feed my daughter or put gas in my car, simply because they won't perform some basic customer service that ANY OTHER BANK would. Did they tell me this when I opened the account? NO! No matter who I call, no one will help me, this is their policy and they stand by it."

"Lindsay Davis" (ldavis44@hotmail.com) wrote: "I decided to open up a "Free" account at Washington Mutual, and within 4 weeks of doing so, I received a letter stating that Washington Mutual was closing my account. The letter gave no reason or explanation whatsoever as to why my account was being closed."

"letsgo420" wrote: "July they deducted a check from my account twice. This caused me to be off in my books, thus in turn one bad check turned into many over the months. When all of a sudden I was over 600.00 over drawn I went in and requested a total print out of my statement, which over three months was a total of 340.00 in just bounced check fees. This took me days to go over and trace back, only to find the cause of the missing money was their fault. Washington Mutual was not very helpful"

NEENEE510@aol.com wrote: "if you deposit through the ATM" ... "they are holding those funds for 2 WEEKS!!!! Forget living paycheck to paycheck. I called my bank" ... "this morning again and talked to someone in the branch. I said to

her, "This just started happening didnt it?" She agreed. I then asked, "Did anyone ever send us customers notice that this was happening?" The answer was, "No" But, yet they take a fee of \$18.00 for there incompetence. Its not posted on the ATM that they hold it for 2 WEEKS EVEN. WASHINGTON MUTUAL DOES NOT CARE FOR ITS NEW CUSTOMERS THAT THEY BUY THROUGH THESE SUCKY MERGERS!! I AM TAKING MY \$ SOMEWHERE ELSE."

Jeff Brill (of South Florida Water Management District) wrote: "WE HAVE ALWAYS HAD GOOD CREDIT. WASHINGTON MU, DENIED OUR APPLICATIONS BECAUSE THEY CLAIM I HAVE NO JOB, AND WE HAVE BAD CREDIT. THIS IS BULL SHIT, MY PAY CHECK IS DEPOSITED INTO A ACCOUNT IN WASHINGTON MU. ALSO OUR CHECKING ACCOUNT IS THERE AND THEY CAN SEE DAM WELL THAT WE PAY OUR BILLS, WE GET OFFERS FROM OTHER OUT OF STATE BANKS FOR CREDIT LINES. SO WHY CAN'T WE GET THE LINE OF CREDIT SIMPLE MY WIFE AND I ARE MINORITY"

Analyzing: Consumer Financial Litigation: Ca Bus&Prof Code 17200 Claims (Claims may be predicated on violations of Federal Law and maintained in State Court.

More Class Action lawsuits:

<http://www.coudert.com/practice/washmutualarticle.htm> (Washington Mut. Bank v Superior Court (2001) 24 C4th 906, 103 CR2d 320, could be greeted as a victory for class action defendants. First, it forces trial courts to take a hard look at the commonality and manageability issues at the class certification stage, rather than postponing that examination until a motion for class decertification. Second, it suggests that California courts should not bear the burden and expense of nationwide class actions, but that class action plaintiffs should seek redress?at least for some claims?on a state-by-state basis. Third, by permitting enforcement of choice-of-law provisions in adhesion contracts, the decision encourages consumer-related companies to do business in California because they need not fear that choice-of-law provisions will necessarily be ignored.)

<http://www.cmht.com/casewatch/consumer/washmut.html> [Cohen, et al above] (2 articles: Litigation Against Washington Mutual Bank Pursued By Homeowners Whose Mortgages Have Been Improperly Processed - March 6, 2002
cmht.com/casewatch/cases/cwwashmut2.htm Cohen Milstein Representing Plaintiff in Litigation Against Washington Mutual (only) for Predatory Practices in Mortgage Services
cmht.com/casewatch/cases/cwwashmut.htm Cohen Milstein Representing Plaintiff in Litigation Against Washington Mutual and Bank United Corp. for Predatory Practices in Mortgage Services

http://seattlepi.nwsourc.com/business/56299_wamu30.shtml [Green, Fauth, et al above] (class action on behalf of homeowners nationwide. The lawyers claim that Washington Mutual fails to process mortgage payments on time, doesn't properly handle electronic payments and neglects to maintain accurate records.)

<http://www.dearborn.com/download/calawcases/Chapter10.htm> (Washington Mutual Bank v. Superior Court (1999) 75 C.A.4th 773.

This case was a class action suit alleging that Washington Mutual Bank inflated charges beyond actual costs for loan-related services. As an example, \$50 was charged for a credit report that only cost \$15. Charges were also allegedly inflated for tax services, flood certification, wire transfers, appraisals and recording. The class action suit sought damages for unfair and deceptive business practices (Business and Professions Code 17200), unjust enrichment, breach of fiduciary duty, conversion and negligence.

The lender filed a demurer arguing that state law claims should be dismissed since RESPA and Regulation X (good faith estimate) preempt state law and neither provides for a private right of action for violations. Washington Mutual took the position that there was no prohibition against adding a charge to the actual costs.

The Superior Court ruled that RESPA and Regulation X do not preempt state law. This decision was affirmed by the Court of Appeal. The case was remanded to trial on its merits.

The Court of Appeal noted that state laws are preempted only if they are inconsistent with RESPA or Regulation X.

Congress had declared that no state law shall be determined inconsistent if it provides greater protection to the consumer.)

<http://freecaselaw.com/ca/G023218.htm> Order to Publish

<http://freecaselaw.com/ca/G023218M.htm> (request that the opinion be depublished is DENIED.)

<http://www.mortgagedaily.com/WamuDimeClosing010702.html>

("We sent them a payment and had it returned due to 'no loan Number written on the check' and charges followed," wrote a Medford, Oregon borrower. "We sent them our check again and once again they returned it as they wouldn't accept it because now it was a 'partial' payment compared to the Legal and collection charges they imposed upon our loan.")
("One borrower copied MortgageDaily.com on a letter to WaMu's CEO, Kerry Killinger, suggesting that WaMu's lack of response to her requests have only made her delinquency worse. She further suggested that WaMu uses chronically late paying borrowers as "a reliable source of revenue for companies as Washington Mutual, which reap millions of dollars in late fees.")

<http://www.bigclassaction.com/alphabetical.html> (Join suit for Washington Mutual (misapplying funds to work in their favor))

<http://www.spacecoasthomes.com/financing/bruss/law/1999/law1212.htm> (in Florida Court, Judge allows borrowers to sue lenders - class action borrowers sued for damages due to (1) unfair and deceptive business practices, (2) unjust enrichment, (3) breach of fiduciary duty, (4) conversion, and (5) negligence.

Washington Mutual argued that the claims should be dismissed because the federal Real Estate Settlement and Procedures

payments earlier, and pay off your mortgage and other debts in about 10 years, instead of 30.

With a unique payment calculation program, and a schedule of payments by a bonded adminiatrator, we can reduce your debts in 1/3 the time, with no extra payments by you. See and Click on the online video by

The Orange County Register (CA) printed 2 articles on Case No. 02CC15162:

Oct. 9, 02: WaMu "sold Clara and Francisco Alonso's \$650,000 Yorba Linda house from under them because of a \$51.56 error." On Tuesday, a judge called the foreclosure "horrendous." "undo this transaction," Orange County Superior Court Judge James P. Gray told Washington Mutual

Oct. 23, 02: "Bank returns family's home" (WaMu "sold house due to \$51.56 error")
(Judge: "... make sure this doesn't happen again." "We're really dealing with people's lives here.")

According to a "They received a default notice, but in July 2002 entered into a repayment agreement with the bank by which they would make monthly payments in the amount of \$3,994.89, beginning in August 2002. On August 30, 2002, Mrs. Alonso went in person to Washington Mutual to make the first payment, but did not have a copy of the repayment agreement with her. She asked a teller to look up her home loan account and was told that the amount due was \$3,943.33. Relying on that information, she wrote a check for that amount. On September 10th, the Alonsos received a letter from Washington Mutual, returning their check and informing them that, as partial payments were not acceptable, the loan was immediately in foreclosure. Their efforts to pay the remaining \$51.56 fell through as they were never able to connect with the bank's designated officer, even though repeated attempts were made. Washington Mutual informed Plaintiffs that if they did not enter into a modification of their repayment plan, they would foreclose on the house on September 24, 2002. To their complete shock, the Alonsos learned that their home sold at foreclosure on September 20, 2002."

Others Claim WaMu also: (see for details - summary

- 1) extorts late charges by posting payments far after they're received
- 2) never returns phone calls or answers letters
- 3) forces "Escrow accounts" for Property Taxes, despite Deferments
- 4) Overpays Property Taxes, fails to correct, then puts mortgage payments in "suspense"
- 5) charges Late Fees for "Early Payments"
- 6) miscalculates terribly
- 7) loses payments
- 8) enrolls you in fee-charging programs without your knowledge
- 9) long hold times on phone, incompetent help, no follow-up, gives wrong numbers out
- 10) Law Foundation sued WaMu for "alleged practice of illegally seizing elderly and disabled clients' protected Social Security benefits"
- 11) gwickner said: "I have never witnessed such incompetence in my life!"

Other Sites:

Amr... ..

Reader Feedback on this WebSite: (just a few of the many)

I just recently quit WAMU.... You can not be an honest person and work there. Everything you have stated here in your website is true.

Do you know if any class actions have been started to address the predatory way WaMu charges checking accounts (in my daughter's case) hundreds of dollars in overdraft fees which they incur by timing postings to the disadvantage of the account holders?

I am a former Loan Consultant with WM. I was terminated for criticizing the poor customer service the clients received and for sending a copy of a credit report to the customer who had been involved in an auto accident and did not understand what was going on. I was only trying to help the poor woman. In the 13 months I was employed by WM, I had witnessed some of the most appalling incompetence ever. Documents were routinely lost and clients could never get the status of their loan. Some loans lasted over a year. WM is company of failures and does not fire incompetent and mediocre managers, just recycles them. Customers do not realize the risk they run by applying online or over the phone. Just a punk kid on the other end who really does not care.

I FedEx'd a cashier's check to bring a mortgage current on behalf of a client that WAMU received and signed for 1/3/02. They did not post the funds until June. The entire time they threatened to begin foreclosure (again). I had to get the Dept of Commerce involved for them to admit they even received the money

I have had nothing but problems with Washington Mutual from the day they took my loan over. I would say that my experiences mirror all the others I have read. My husband filed a complaint with the U.S. Attorneys Office in San Jose, CA. In order for the U.S. Attorney to have the FBI investigate the charges and not treat it as a civil matter I need everyone who has posted to all the sites to send their information to : United States Attorney Federal Building Third Floor Duty Attorney 280 So. First Street San Jose, CA 95113

Few weeks ago I refinanced my mortgage. My previous lender was Fleet bank (I was very happy with them), approximately 1 year ago my loan was purchased by Washington Mutual. Since the day it happened the process that used to be a ?regular bill payment procedure? became a lengthy, confusing and full of surprises set of events. I found that by sending my bill between 1 and 5th of each month hardly made it to be paid by 16th !!!!!!! My point is I tend to agree with you that they might have been posting payments late just to charge the late fee.

June 2001 wamu lost a electronic payment which put me delinquent 30 days every month untin January 2002. They have proof that the payment was sent but claim never to have recieved it. One of the customer service reps actually told me that the post office was to blame for the damage done to my credit and there was nothing that they would do for me.

WAMU gave my loan to their sub-servicer, Litton Loan Servicing, over 60 days ago. I filed a RESPA complaint and a dispute May 11 with Litton, and now they are in violation of RESPA and my loan contract also! My att'y believes that WAMU has violated my contract, meaning WAMU should have to pay all attorneys fees.

I filed for a car loan with WM, during this initial sign-up, we paid to have the vehicle registered. Well, come a few months later, I get pulled over because the vehicle shows up unregistered. We finally discover that the papers for the registration could not be found. In other words, the vehicle was NEVER registered, and the papers for this loan are missing. We had the cancelled check. After about a year of playing phone tag with at least 4 different WM departments, they finally decide to cut a check to DMV to pay for the registration. Yet, refused to pay for our car rental fees, since we could not drive the vehicle, nor our time off from work, we had to take to get this matter taken care of.

WAMU let someone walk into a branch office, switch addresses on both a money market account, a checking account, and set up telephone banking. A few days later, this guy does about 5 telephone transfers from the MM acct into the checking acct and, of course, writes checks to everyone. I didn't realize that this was happening or that statements had stopped coming... WAMU tells me that they're not going to provide restitution claiming that I'd exceeded the statutes for notifying them of a problem. I filed an ID Theft report to the California Department of Motor Vehicles and the woman who took my report said that just that morning, her fraud unit had this big "what's-with-Washington-Mutual?" discussion. The California DMV gets a lot of these ID theft claims, but she said that a large percentage of them centered around WaMu and the DMV investigators were questioning if something was up with that bank. I'm sure it's more than coincidental—that bank is out-of-control.

Washington Mutual appears to have explicitly **broken 4 Federal Laws:**

- 1) 15 USC ? 1601 et seq.: Truth in Lending requires that banks disclose all details of the transaction
- 2) 12 USC ? 1831n(2)(A): Requires banks to follow ?Uniform accounting principles consistent with GAAP?
- 3) 12 USC ? 2605 RESPA: requires that banks acknowledge & respond to a ?qualified written request?.
- 4) 15 USC ? 1611 Whoever willfully and knowingly (1) gives false or inaccurate information or fails to provide information which he is required to disclose under the provisions of this subchapter or any regulation,

Washington Mutual also appears to have **broken State Laws:**

- 1) Business and Professions Code 17200 (for unfair and deceptive business practices),
- 2) unjust enrichment, 3) breach of fiduciary duty, 4) conversion, 5) negligence and

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge, Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gwendolyn Mingo
Printed name and title, if any, of Bankruptcy Petition Preparer

Address: 269 Watson DET., MI 48201

X Gwendolyn Mingo
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

370 54 1694
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Gwendolyn Mingo
Printed Name(s) of Debtor(s)

X Gwendolyn Mingo 4/17/07
Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date